

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	<b>CHAPTER 13</b>
<b>STEPHEN MARC TROY</b>	:	
<b>Debtor</b>	:	<b>CASE NO. 1:23-bk-00180</b>
	:	
<b>CREDIT ACCEPTANCE</b>	:	
<b>Movant</b>	:	
	:	
<b>vs.</b>	:	
<b>STEPHEN MARC TROY</b>	:	
<b>Respondent</b>	:	

**ANSWER TO MOTION FOR RELIEF FROM STAY**

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted that the Debtor fell behind; however, he intends to cure the arrearages within a reasonable time. Proof of value of collateral is demanded at trial and this paragraph is therefore denied.
5. Admitted that the Debtor fell behind; however, he intends to cure the arrearages within a reasonable time and therefore relief should be denied.

WHEREFORE, the Debtor respectfully requests that this Court deny the motion for relief filed by the Movant and grant such other relief as this Court deems just.

Respectfully submitted,

/s/ Kara K. Gendron

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